

**IA BANCORP, INC.**

	CPP Disbursement Date 09/18/2009	RSSD (Holding Company) 3370012	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$213	\$231	8.8%		
Loans	\$148	\$160	8.5%		
Construction & development	\$2	\$1	-38.7%		
Closed-end 1-4 family residential	\$19	\$22	16.5%		
Home equity	\$10	\$14	31.3%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	16.6%		
Commercial & Industrial	\$17	\$23	30.4%		
Commercial real estate	\$98	\$99	1.8%		
Unused commitments	\$23	\$32	39.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$20	\$21	7.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$27	\$31	14.3%		
Cash & balances due	\$12	\$14	9.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$196	\$211	8.0%		
Deposits	\$169	\$190	12.2%		
Total other borrowings	\$26	\$21	-19.5%		
FHLB advances	\$11	\$6	-46.5%		
Equity					
Equity capital at quarter end	\$17	\$20	18.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	8.7%	8.4%	--		
Tier 1 risk based capital ratio	12.3%	12.3%	--		
Total risk based capital ratio	13.6%	13.5%	--		
Return on equity <sup>1</sup>	1.4%	3.2%	--		
Return on assets <sup>1</sup>	0.1%	0.3%	--		
Net interest margin <sup>1</sup>	3.9%	3.6%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	85.9%	49.2%	--		
Loss provision to net charge-offs (qtr)	-166.1%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	-0.3%	0.4%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014	
Construction & development	12.7%	7.7%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.2%	1.0%	0.0%	0.2%	--
Home equity	0.0%	1.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	3.8%	9.0%	0.0%	0.5%	--
Commercial real estate	2.7%	3.4%	0.0%	0.1%	--
Total loans	2.6%	3.7%	0.0%	0.2%	--